

B 2100A (Form 2100A) (12/15)

## UNITED STATES BANKRUPTCY COURT

Northern District of Texas

In re Richards Lee Legans and Gail Elaine Legans

Case No. 3:08-bk-32228

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

The Secretary of Veterans Affairs, an Officer  
of the United States c/o BSI Financial Services  
Name of Transferee

Residential Credit Solutions as Servicing  
Agent for Secretary of Veterans Affairs  
Name of Transferor

Name and Address where notices to transferee  
should be sent:  
c/o BSI Financial Services  
1425 Greenway Drive, Suite 400  
Irving, TX 75038

Court Claim # (if known): 24-1  
Amount of Claim: \$55,561.36  
Date Claim Filed: 09/15/2008

Phone: 800-327-7861  
Last Four Digits of Acct #: 5105

Phone: 800-737-1192  
Last Four Digits of Acct. #: 5984

Name and Address where transferee payments  
should be sent (if different from above):  
c/o BSI Financial Services  
314 Franklin Street, Titusville, PA 16354

Phone: 800-327-7861  
Last Four Digits of Acct #: 5105

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle R. Ghidotti-Gonsalves, Esq.  
Transferee/Transferee's Agent

Date: 10/11/2019



314 S Franklin St / Second Floor  
PO Box 517  
Titusville PA 16354  
877-804-4832  
814-217-1366 Fax  
[www.bsifinancial.com](http://www.bsifinancial.com)

12/7/17

Sent via First Class Mail

RICHARD L LEGANS  
GAIL E LEGANS  
C/O ARMSTRONG K. HARTHOLOW PLL  
11300 N CENTRAL EXPY STE 301  
DALLAS, TX 76243

New Account Number: [REDACTED]  
Old Account Number: [REDACTED]  
Property Address: 3209 PARLIAMENT STREET  
IRVING, TX 75062

#### NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services effective 12/1/17. The transfer of servicing does not affect any term or condition of the mortgage loan other than terms directly related to the servicing of the loan.

#### WHAT THIS MEANS FOR YOU

After this date, BSI Financial Services will be collecting your mortgage loan payments from you. As referenced above, your loan number may have changed; however, nothing else about your mortgage loan will change.

DITECH FINANCIAL, your prior servicer, was collecting your payments. DITECH FINANCIAL will not accept any payments received by you after the day preceding 12/1/17 at which point BSI Financial Services, as your new servicer, will start accepting payments received from you going forward.

**Customers can send all payments due on or after 12/1/17 to BSI Financial Services at this address:**

#### Via First Class Mail

BSI Financial Services  
PO BOX 679002  
Dallas, TX 75267-9002

#### Via Priority or Overnight Mail

BSI Financial Services  
Lockbox Number 679002  
1200 E Campbell Rd. Ste. 108  
Richardson, TX 75081

If you have any questions for either your prior servicer, DITECH FINANCIAL, or your new servicer, BSI Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

#### Prior Servicer

DITECH FINANCIAL  
Customer Care  
PO BOX 6172  
RAPID CITY, SD 57709  
800-643-0202

#### New Servicer

BSI Financial Services  
Customer Care  
314 S Franklin St, 2nd Floor  
Titusville, PA 16354  
1-877-804-4832

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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Under Federal law, during the 60-day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.

**Automatic Withdrawal Customers:** If your payments are currently set for automatic withdrawal from your checking or savings account, DITECH FINANCIAL will discontinue the auto-withdrawal service on 11/30/17.

**Next Steps:** Please be sure to send a check to BSI Financial Services for your next payment along with the enclosed temporary coupon. If you would like to continue having your payments automatically withdrawn, BSI Financial Services would be happy to set you up on our Automatic Withdrawal Program (ACH). Please complete the attached Automatic Clearing House (ACH) Application and return to BSI Financial Services via fax or mail as outlined in the application. If you need assistance in completing the application, please contact our Customer Care department at 1-877-804-4832.

You will be receiving a monthly statement in the mail from BSI Financial Services. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx at the addresses provided above; complete the attached Automatic Clearinghouse Application to participate in ACH weekly, bi-weekly, or monthly; schedule a one-time or recurring payment via <https://myloanweb.com/BSI>; Pay by Phone by calling 1-877-804-4832; and Western Union using the city code "BSI" and the state "PA".

We look forward to servicing your loan. Please contact us at 1-877-804-4832 with any questions or concerns.

Sincerely,  
Customer Care Department  
BSI Financial Services  
NMLS # 38078; # 126672

\* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

#### **Qualified Written Request - Notice of Error or Information Request**

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

**BSI Financial Services**  
Attn: Qualified Written Requests  
314 S Franklin St / Second Floor, PO Box 517  
Titusville, PA 16354

Licensed as Servis One, Inc. dba BSI Financial Services.  
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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, Whatever rights we hold in the property that secures the obligation remain unimpaired.



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12/7/17

RICHARD L LEGANS  
GAIL E LEGANS  
C/O ARMSTRONG K. HARTHLOW PLL  
11300 N CENTRAL EXPY STE 301  
DALLAS, TX 76243

RE: Account Number: [REDACTED]  
Property Address: 3209 PARLIAMENT STREET  
IRVING, TX 75062

Dear Borrower:

Welcome to BSI Financial Services. The servicing of your loan with DITECH FINANCIAL has been transferred to BSI Financial Services, and BSI Financial Services is servicing the loan on behalf of the current creditor VRM Mortgage Services, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$17226.17 due to VRM Mortgage Services, and your escrow account balance is \$3996.32. Your next payment due is in the amount of \$805.61. Your current interest rate is 7.5 %.

The total debt inclusive of all past due interest and fees, if any, is \$15316.99. Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your payoff funds. **Please contact BSI Financial Services at 1-877-804-4832 within 48 hours of when you intend to remit payoff funds to confirm the payoff amount.** We will inform you of any adjustments prior to posting the payoff funds.

For further information, please write to us at the address listed above or call us toll-free at 1-877-804-4832. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of the judgment or verification. Upon your written request for the name and address of the original creditor within the thirty (30) day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. Your loan may be sold by the current creditor to another party at any time. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Please send the written request to:

BSI Financial Services  
**Attn: Customer Care**  
314 S. Franklin St., Second Floor  
PO Box 517  
Titusville, PA 16354

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, Whatever rights we hold in the property that secures the obligation remain unimpaired.



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BSI Financial Services may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of the information reported by submitting a Qualified Written Request. Submitting a Qualified Written Request does not relieve the customer of the responsibility of making their scheduled payments.

**Qualified Written Request - Notice of Error or Information Request:** Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services  
Attn: Qualified Written Requests  
314 S Franklin St / Second Floor  
PO Box 517  
Titusville, PA 16354

If you have any questions or concerns, please contact our office toll-free at 1-877-804-4832

#### **Important Information About Your Rights**

BSI Financial Services  
1425 Greenway Drive, Suite 400  
Irving, TX 75038  
Phone: 877-804-4832  
Fax: (972) 692-7083  
NMLS # 38078  
Office Hours: Mon. – Thurs. 8:00 am to 8:00 pm (ET), Fri. 8:00 am to 5:00 pm (ET), Sat. 8:00 am to 12:00 pm (ET).

#### **Arkansas Residents**

BSI Financial Services is currently licensed in the state of Arkansas. Any complaints may be submitted to <http://www.securities.arkansas.gov> or toll-free: 1-800-981-4429.

#### **California Residents**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, Whatever rights we hold in the property that secures the obligation remain unimpaired.



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Colorado Office Location: 7200 S. Alton Way, Ste. B180, Centennial, CO 80112 (303) 309-3839

**Colorado Residents**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA).

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**Georgia Mortgage Servicer Standards**

BSI Financial Services:

- (a) Shall act with reasonable skill, care, and diligence;
- (b) Shall not charge fees for:
  - 1. Handling borrower disputes;
  - 2. Facilitating routine borrower collections;
  - 3. Arranging repayment or forbearance plans;
  - 4. Sending borrowers notice of nonpayment;
  - 5. Updating records to reinstate a mortgage loan; and
  - 6. Late payment in excess of the initial late payment fee, as provided by 12 C.F.R. § 1026.36(c)(2).
- (c) Except as set forth in section (d) below, shall not commence a foreclosure process while a borrower's complete loss mitigation application is pending ("dual-tracking");
- (d) Shall not conduct a foreclosure sale before evaluating the borrower's complete loss mitigation application in the event the complete loss mitigation application is received after a foreclosure process has been commenced.
- (e) Shall consider loss mitigation whenever possible and, at a minimum:
  - 1. Acknowledge receipt of a borrower's initial loss mitigation application within 5 business days of receipt;
  - 2. Upon receipt of a borrower's initial loss mitigation application, provide name, address, and a collect call or toll-free telephone number for an employee or department of the servicer that can be contacted by the borrower regarding loss mitigation application inquiries;
  - 3. Upon receipt of a borrower's initial loss mitigation application, identify requirements for loss mitigation options, if available; and
  - 4. Evaluate a borrower's eligibility for available loss mitigation options within 30 days of receipt of loss mitigation application.
- (f) Shall have a process for borrowers to appeal loss mitigation disputes, including, but not limited to, a formal review of loss mitigation options, to personnel different than those responsible for previous evaluations or provide an option for borrowers to mediate such disputes;
- (g) Shall have an error resolution process for all borrowers, unless expressly excluded pursuant to 12 C.F.R. § 1024.35(g), which must, at a minimum:
  - 1. Acknowledge receipt of a borrower's notice of error within 5 business days of receipt;
  - 2. Conduct a reasonable investigation; and
  - 3. Within 45 business days, except where prompter compliance is required by 12 C.F.R. § 1024.35(e)(3) or alternative compliance is provided in 12 C.F.R. § 1024.35(f), provide a borrower with a written notification of: (i) the correction of error or (ii) the servicer's determination that no error occurred and the reason for such determination.

Licensed as Servis One, Inc. dba BSI Financial Services.

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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, Whatever rights we hold in the property that secures the obligation remain unimpaired.



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- (h) Shall apply payments to the principal and interest first, rather than the insurance, taxes, and fees of the mortgage loan, except where inconsistent with federal law;
- (i) Shall not assess on a borrower any charge or fee related to force-placed insurance, unless the servicer has a reasonable basis to believe the borrower has failed to comply with the mortgage contract's requirements to maintain insurance; and
- (j) Shall not obtain force-placed insurance for a borrower that imposes an unreasonable charge or fee related to the force-placed insurance.

#### **Hawaii Residents**

BSI Financial Services is licensed by the Department of Commerce and Consumer Affairs. Complaints about BSI Financial Services may be submitted to the Commissioner at: DCCA, Division of Financial Institutions, King Kalakaua Building, 335 Merchant Street, Rm. 221, Honolulu, HI 96813 or by calling 808.586.2820.

#### **Maryland Residents**

Per Maryland Code Commercial Law section 13-316(b)(5), BSI is required to inform you that a servicer's violation of this section will result in a servicer being held liable under subsection (e) of § 13-316.

#### **Massachusetts Residents**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Licensed as a Debt Collection Agency by the New York City Department of Consumer Affairs, (# 2001485-DCA).

#### **New York Residents**

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

Licensed as Servis One, Inc. dba BSI Financial Services.

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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, Whatever rights we hold in the property that secures the obligation remain unimpaired.





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If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

North Carolina Collection Agency Permit (# 105608).

**North Carolina Residents**

BSI Financial Services is regulated by the North Carolina Commissioner of Banks (NCCOB). If you wish to submit a complaint about BSI, you may do so to the NCCOB, which provides an online complaint form on their website <http://www.nccob.gov/>, or you may call them at 919-733-3016 for more information and assistance.

**Texas Residents**

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov)

Sincerely,

BSI Financial Services

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Enclosures:

Temporary Coupon

Automatic Clearing House Application ("ACH")

Servicemembers Civil Relief Act Notice

Fees and Costs

Licensed as Servis One, Inc. dba BSI Financial Services.

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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, Whatever rights we hold in the property that secures the obligation remain unimpaired.



Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
Chase A. Berger, Esq. (SBN 083794)  
Kristin A. Zilberstein, Esq. (SBN 200041)  
Jennifer R. Bergh, Esq. (SBN 305219)  
Adam Thursby, Esq. (SBN 318465)  
L. Bryant Jaquez, Esq. (SBN 252125)

**GHIDOTTI | BERGER, LLP**

1920 Old Tustin Avenue  
Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

[mghidotti@ghidottiberger.com](mailto:mghidotti@ghidottiberger.com)

[cberger@ghidottiberger.com](mailto:cberger@ghidottiberger.com)

[kzilberstein@ghidottiberger.com](mailto:kzilberstein@ghidottiberger.com)

[jbergh@ghidottiberger.com](mailto:jbergh@ghidottiberger.com)

[athursby@ghidottiberger.com](mailto:athursby@ghidottiberger.com)

[bjaquez@ghidottiberger.com](mailto:bjaquez@ghidottiberger.com)

Authorized Agent for Secured Creditor

The Secretary of Veterans Affairs, an Officer of the United States c/o BSI Financial Services

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF TEXAS – DALLAS DIVISION

In Re: ) CASE NO.: 3:08-bk-32228-bjh13  
) CHAPTER 13  
**RICHARDS LEE LEGANS and** )  
**GAIL ELAINE LEGANS** ) **CERTIFICATE OF SERVICE**

Debtor(s).

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**CERTIFICATE OF SERVICE**

I am employed in the County of Miami-Dade, State of Florida. I am over the age of eighteen and not a party to the within action. My business address is: 3050 Biscayne Blvd., Suite 402, Miami, FL 33137.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On October 11, 2019, I served the following documents described as:

- **TRANSFER OF CLAIM**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows: (Via United States Mail)

***Debtor***

**Richards Lee Legans**  
3209 Parliament St  
Irving, TX 75062

***Joint Debtor***

**Gail Elaine Legans**  
3209 Parliament St  
Irving, TX 75062

***Debtor's Co-Counsel***

**Weldon Reed Allmand, Esq.**  
860 Airport Freeway, Suite 401  
Hurst, TX 76054

***Debtor's Co-Counsel***

**Caitlyn Nicole Wells, Esq.**  
11300 N. Central Expwy., Ste. 301  
Dallas, TX 75243

***Trustee***

**Thomas Powers**  
105 Decker Court, STE 1150  
Irving, TX 75062

***U.S. Trustee***

**United States Trustee**  
1100 Commerce Street, Room 976  
Dallas, TX 75242

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on October 11, 2019 at Miami, Florida.

/s/ Ricardo Becker  
Ricardo Becker

B2100B (Form 2100B) (12/15)

## United States Bankruptcy Court

Northern District Of Texas

Richards Lee Legans and  
In re Gail Elaine Legans, Case No. 3:08-bk-32228

### NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 24-1 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on 10/11/19 (date).

Name of Alleged Transferor

Residential Credit Solutions as Servicing  
Agent for Secretary of Veterans Affairs

Name of Transferee

The Secretary of Veterans Affairs,  
an Officer of the United States  
c/o BSI Financial Services

Address of Alleged Transferor:

P.O. Box 163229  
Forth Worth, TX 76161-3229

Address of Transferee:

1425 Greenway Drive  
Irving, TX 75038

#### ~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: \_\_\_\_\_

\_\_\_\_\_  
**CLERK OF THE COURT**